

Client Complaint Policy (MiFID II)

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Compliance Officer, CreditSCRIPT UK



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Client Complaint Policy

Should you encounter any issues using our Platform or our service does not meet your expectations please contact us to help us deal with your issue quickly and effectively.

Definition of a Complaint

For the purpose of FCA requirements on complaints procedures (FCA Handbook) a complaint is any expression of dissatisfaction, whether oral or written, and whether justified or not, from or on behalf of an eligible complainant (our clients) about the firm's provision of, or failure to provide, a financial services activity.

A complaint must involve an allegation that the complainant has suffered, or may suffer, financial loss, material inconvenience or material distress.

These guidelines have been produced as a guide to the internal processes for CreditSCRIPT UK Limited in the UK and EEA ("CreditSCRIPT", "we", "us", "our"), and is provided to CreditSCRIPT's clients ("you") for dealing with client complaints received in relation to services provided or arranged by CreditSCRIPT. Client complaints received in the EEA or the UK will be managed by our Complaints Handling Function unless the competent authority in the state where the service is provided has established a different process.

Definition of a Complainant

For the purposes of this policy a Complainant:

- is (or was) a customer, or a potential customer
- has transferred funds as a result of an alleged push payment fraud
- a person about whom information relevant to his financial standing or personal information is held by us (for example credit reference data) or connected persons to a customer (or potential customer)
- a person or entity we hold information about in relation to any application by a customer or potential customer

Complaint Contacts

If a client or potential client ("client") wishes to register their dissatisfaction regarding our provision of, or failure to provide, a financial service or a redress determination which they consider having caused them financial loss, material distress or material inconvenience they may do so via their existing contacts at CreditSCRIPT, or they may contact our Complaints Handling Function directly at:

Email: complaints@CreditSCRIPT.com

Address: The Compliance Officer
CreditSCRIPT
27 Old Gloucester Street
London WC1N 3AX

Complaints Handling Process

or contact the CreditSCRIPT complaints contact registered with the relevant regulatory or competent authority.

We will require in the communication to us:

- (i) contact details for the you the 'client'
- (ii) an outline of the nature of the complaint and the loss, material distress or material inconvenience which has been suffered.
- (iii) In the event of uncertainty over whether a client intends a communication to be treated as a complaint, CreditSCRIPT may ask the client to confirm if the communication is a formal complaint.

If the client states that they do not wish to have the communication treated as a complaint, no further action will be taken, and the matter will be considered closed.

Complaints Handling Process

Upon immediate receipt, we will enter the Complaint into our internal system for referral to the Complaints Handling Function. An independent internal investigation into the allegations will be undertaken and we will endeavor to have this completed without undue delay.

(i) A member of the Operations Team will **confirm receipt of your complaint via email within 24 hours of receiving it** and will aim to resolve the complaint **within 3 business days**.

(ii) in certain circumstances, we will advise you that further enquiries are being made in relation to the Complaint and we may extend our response time to **within 15 Business days**, along with contact details for the Complaints Handling Function and a copy of this Complaints Handling Procedure document.

(iv) In exceptional situations, if the answer cannot be given within 15 business days, a status update email will be sent to you the client notifying of the delay, and always providing reasonable grounds (reasons) for such delay in resolving the Complaint. The final reply will be provided **within 35 business days** of receiving the complaint.

Outcome Notification and Recourse to Financial Ombudsman

Following their investigation, CreditSCRIPT will either

- (i) notify the client in writing their complaint is upheld and where appropriate, offer redress or remedial action; or
- (ii) Offer redress or remedial action without accepting the complaint; or
- (iii) Reject the complaint and give reasons for doing so.

Outcome Notification and Recourse to Financial Ombudsman

We would hope that we should be able to resolve any issues without reference to a third party, however if you the Client remains dissatisfied with the final response they may have contact and to refer the complaint to (i) the Financial Ombudsman <https://www.financial-ombudsman.org.uk/> or (ii) an alternative dispute resolution entity, as defined in Article 4(h) of Directive 2013/11/EU of the European Parliament and of the Council of 21 May 2013 on alternative dispute resolution for consumer disputes, or to consider pursuing civil action